



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Title: SYSTEMS AND METHODS FOR ACCRETING REMARKETABLE CONVERTIBLE SECURITIES

RESPONSE TO OFFICE ACTION

Kirkpatrick & Lockhart Preston Gates Ellis
Pittsburgh, PA 15222
January 16, 2008

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed September 18, 2007 in connection with the above-identified application, Applicants respond as follows, wherein:

Claim Amendments begin on page 2; and

Remarks begin on page 8.